MUTB T1-1	MUTB T1-2	MUTB B3AT1-1

		MUTB T1-1	MUTB T1-2	MUTB B3AT1-1
1	Issuer	Mitsubishi UFJ Trust and Banking	The Master Trust Bank of Japan, etc.	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law, etc.	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is			
За	achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Common equity Tier1 capital	Common equity Tier1 capital	Additional Tier 1 capital
5	Post-transitional Basel III rules from 2022/3/31	Common equity Tier1 capital	Common equity Tier1 capital	Additional Tier 1 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Financial Group Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Common stock	Common stock	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 1,995.7 billion	JPY 5.1 billion	JPY 50.0 billion
	Non-consolidated	JPY 1,859.2 billion		JPY 50.0 billion
9	Par value of instrument	_	_	IPY 50.0 billion
10	Accounting classification			JI I 50.0 DIMOR
10	Consolidated	Shareholders' equity	Non-controlling interest in consolidated subsidiary	Liability - amortised cost
	Non-consolidated	Shareholders' equity	_	Liability - amortised cost
11	Original date of issuance	- Shareholders equity	_	2016/3/3
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	*	Perpetuai —	Ferpetual	
	Original maturity date			No maturity
14	Issuer call subject to prior supervisory approval	No	No	Yes
15	Optional call date and redemption amount		_	2026/7/15 at per
	Contingent call dates and redemption amount	_	_	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	_	_	Each interest payment date after the first call date
	Coupons / dividends			
17	Fixed or floating dividend/coupon	_	_	Fixed to floating
18	Coupon rate and any related index	_	_	*
19	Existence of a dividend stopper	No	No	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	_	_	_
25	If convertible, fully or partially	_	_	_
26	If convertible, conversion rate	_	_	_
27	If convertible, mandatory or optional conversion	_	_	_
28	If convertible, specify instrument type convertible into	_	_	_
29	If convertible, specify issuer of instrument it converts into	_	_	_
30	Writedown feature	No	No	Yes
31	If writedown, writedown trigger(s)	_	_	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
32	If writedown, full or partial	_	_	Full or Partial
33	If writedown, permanent or temporary	_	_	Temporary or Permanent
34	If temporary write-own, description of writeup mechanism	-	-	Amount agreed with JFSA and other Regulatory authorities
34a	Type of subordination		_	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Perpetual subordinated	Subordinated	Subordinated
				_
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	_	_	_

MUTB B3AT1-3	MUTB B3AT1-5	MUTB B3AT1-7

		MUTB B3AT1-3	MUTB B3AT1-5	MUTB B3AT1-7
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 15.0 billion	JPY 19.0 billion	JPY 11.0 billion
	Non-consolidated	JPY 15.0 billion	JPY 19.0 billion	IPY 11.0 billion
9	Par value of instrument	JPY 15.0 billion	JPY 19.0 billion	JPY 11.0 billion
10		,	,	,
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost
	Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	2016/10/24	2017/10/23	2018/12/18
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2027/7/15 at per	2028/7/15 at per	2029/1/15 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first	Each interest payment date after the first	Each interest payment date after the first
1	Subsequent can cares, it appreads	call date	call date	call date
	Coupons / dividends	call date	call date	call date
17		call date Fixed to floating	call date Fixed to floating	call date Fixed to floating
	Coupons / dividends			
17	Coupons / dividends Fixed or floating dividend/coupon			
17 18	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed to floating	Fixed to floating	Fixed to floating
17 18 19	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed to floating * Yes	Fixed to floating * Yes	Fixed to floating * Yes
17 18 19 20	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed to floating * Yes Fully discretionary	Fixed to floating * Yes Fully discretionary	Fixed to floating * Yes Fully discretionary
17 18 19 20 21	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	Fixed to floating * Yes Fully discretionary No	Fixed to floating * Yes Fully discretionary No	Fixed to floating * Yes Fully discretionary No
17 18 19 20 21 22	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative	Fixed to floating * Yes Fully discretionary No Non-cumulative	Fixed to floating * Yes Fully discretionary No Non-cumulative	Fixed to floating * Yes Fully discretionary No Non-cumulative
17 18 19 20 21 22 23	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible — —	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible — —
17 18 19 20 21 22 23 24 25 26	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CETI capital ratio fallen belov 5.125%, etc. Full or Partial Temporary or Permanent
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible	Fixed to floating * Yes Fully discretionary No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual

MUTB B3AT1-8	MUTB B3AT1-9	MUTB B3AT1-10

		MUTB B3AT1-8	MUTB B3AT1-9	MUTB B3AT1-10
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 17.0 billion	JPY 11.0 billion	JPY 3.5 billion
	Non-consolidated	JPY 17.0 billion	JPY 11.0 billion	JPY 3.5 billion
9	Par value of instrument	JPY 17.0 billion	JPY 11.0 billion	JPY 3.5 billion
10	Accounting classification			
	Consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost
	Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	2019/10/16	2019/10/16	2020/10/19
	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2025/1/15 at per	2030/1/15 at per	2026/1/15 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	77 17 11 11	
	Tany discretionary, partially discretionary of mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	Fully discretionary No
21 22	· · · · · · · · · · · · · · · · · · ·	, ,	, ,	, ,
	Existence of step-up or other incentive to redeem	No	No	No
22	Existence of step-up or other incentive to redeem Non-cumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
22 23 24 25	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 23 24 25 26	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	No Non-cumulative Non-convertible —	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible —
22 23 24 25 26 27	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 23 24 25 26 27 28	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 23 24 25 26 27 28 29	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 23 24 25 26 27 28 29	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	No Non-cumulative Non-convertible Yes	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 23 24 25 26 27 28 29	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below
22 23 24 25 26 27 28 29 30	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
22 23 24 25 26 27 28 29 30	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 23 24 25 26 27 28 29 30 31	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
22 23 24 25 26 27 28 29 30 31 32 33	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible
22 23 24 25 26 27 28 29 30 31 32 33	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	No Non-cumulative Non-convertible	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
22 23 24 25 26 27 28 29 30 31 32 33 34 34a	Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	No Non-cumulative Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual

MUTB B3AT1-11 MUTB B3AT1-12 MUTB B3AT1-13

		MUTB B3AT1-11	MUTB B3AT1-12	MUTB B3AT1-13
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 5.0 billion	JPY 3.0 billion	JPY 4.0 billion
	Non-consolidated	JPY 5.0 billion	JPY 3.0 billion	JPY 4.0 billion
9	Par value of instrument	JPY 5.0 billion	JPY 3.0 billion	JPY 4.0 billion
10	Accounting classification			
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	2020/10/19	2021/10/15	2022/9/2
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2031/1/15 at per	2032/1/15 at per	2028/1/15 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	1		
25		_	_	_
26	If convertible, fully or partially			
27	If convertible, fully or partially If convertible, conversion rate			
	If convertible, conversion rate If convertible, mandatory or optional conversion		_	_
28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	_ _	_ _	_ _
28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	- - - - -	- - - - -	- - - - -
28	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	 Yes	- - - - - Yes	- - - - - - Yes
28 29	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into		— — — — — — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	
28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)			
28 29 30 31 32	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	— — — — — — — — — — — — — — — — — — —	— — — — — — — — — — — — — — — — — — —	— — — — — — — — — — — — — — — — — — —
28 29 30 31	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)			
28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism			
28 29 30 31 32 33	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary			
28 29 30 31 32 33 34	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism			
28 29 30 31 32 33 34 34a 35	If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately			

MUTB B3AT1-14	MUTB B3AT1-15	MUTB B3AT1-16

		MUTB B3AT1-14	MUTB B3AT1-15	MUTB B3AT1-16
1 Issuer		Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2 Unique identifier (ISI)	N)	_	_	_
3 Governing law(s) of the control		Japan Law	Japan Law	Japan Law
	rceability requirement of Section 13 of the TLAC Term Sheet is LAC-eligible instruments governed by foreign law)			
Regulatory treatment				
4 Transitional Basel I	II rules by 2022/3/30	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5 Post-transitional Ba	isel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6 Eligible at solo/gro	oup/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7 Instrument type		Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8 Amount recognised in	n regulatory capital			
Consolidated		JPY 4.0 billion	JPY 19.0 billion	JPY 14.0 billion
Non-consolidated		JPY 4.0 billion	JPY 19.0 billion	JPY 14.0 billion
9 Par value of instrume	nt	JPY 4.0 billion	JPY 19.0 billion	JPY 14.0 billion
10 Accounting classificat	tion			
Consolidated		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Non-consolidated		Liability - amortised cost	Liability – amortised cost	Liability - amortised cost
11 Original date of issua	nce	2022/9/2	2023/6/2	2023/6/2
12 Perpetual or dated		Perpetual	Perpetual	Perpetual
13 Original maturity d	late	No maturity	No maturity	No maturity
- 0, -	orior supervisory approval	Yes	Yes	Yes
, ,	nd redemption amount	2033/1/15 at per	2028/7/15 at per	2033/7/15 at per
	es and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16 Subsequent call dat	*	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
Coupons / dividends				
17 Fixed or floating di	vidend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and ar	ny related index	*	*	*
19 Existence of a divid	lend stopper	Yes	Yes	Yes
20 Fully discretionary,	, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step-up	or other incentive to redeem	No	No	No
22 Non-cumulative or	cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-co				
24 If convertible, conv	nvertible	Non-convertible	Non-convertible	Non-convertible
25 If convertible, fully		Non-convertible —		
	ersion trigger(s)		Non-convertible	Non-convertible
26 If convertible, conv	ersion trigger(s) or partially	_	Non-convertible —	Non-convertible —
26 If convertible, conv	ersion trigger(s) or partially	_ _	Non-convertible — — —	Non-convertible — — —
26 If convertible, convertible, many	ersion trigger(s) or partially ersion rate	- - -	Non-convertible	Non-convertible — — — — —
 26 If convertible, convertible, management 27 If convertible, management 28 If convertible, speci 	ersion trigger(s) or partially ersion rate datory or optional conversion	- - - -	Non-convertible	Non-convertible
 26 If convertible, convertible, management 27 If convertible, management 28 If convertible, speci 	ersion trigger(s) or partially ersion rate datory or optional conversion ify instrument type convertible into	- - - - -	Non-convertible	Non-convertible
26 If convertible, convertible, mand 27 If convertible, mand 28 If convertible, speci 29 If convertible, speci	ersion trigger(s) or partially ersion rate datory or optional conversion (fy instrument type convertible into (fy issuer of instrument it converts into		Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below
26 If convertible, conv. 27 If convertible, mano 28 If convertible, speci 29 If convertible, speci 30 Writedown feature 31 If writedown, write	ersion trigger(s) or partially ersion rate datory or optional conversion ify instrument type convertible into ify issuer of instrument it converts into		Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
26 If convertible, conv. 27 If convertible, mano 28 If convertible, speci 29 If convertible, speci 30 Writedown feature 31 If writedown, write 32 If writedown, full o	ersion trigger(s) or partially ersion rate datory or optional conversion ify instrument type convertible into ify issuer of instrument it converts into		Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CETI capital ratio fallen below 5.125%, etc. Full or Partial	Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
26 If convertible, conv. 27 If convertible, mano 28 If convertible, speci 29 If convertible, speci 30 Writedown feature 31 If writedown, write	ersion trigger(s) or partially ersion rate datory or optional conversion ify instrument type convertible into ify issuer of instrument it converts into		Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent
26 If convertible, convertible, many 27 If convertible, many 28 If convertible, speci 29 If convertible, speci 30 Writedown feature 31 If writedown, write 32 If writedown, perm 34 If temporary write-	ersion trigger(s) or partially ersion rate datory or optional conversion ify instrument type convertible into ify issuer of instrument it converts into edown trigger(s) or partial nament or temporary own, description of writeup mechanism		Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CFT1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
26 If convertible, convertible, many 27 If convertible, many 28 If convertible, speci 29 If convertible, speci 30 Writedown feature 31 If writedown, write 32 If writedown, full o 33 If writedown, perm	ersion trigger(s) or partially ersion rate datory or optional conversion ify instrument type convertible into ify issuer of instrument it converts into edown trigger(s) or partial nament or temporary own, description of writeup mechanism		Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
26 If convertible, conv. 27 If convertible, many 28 If convertible, speci 29 If convertible, speci 30 Writedown feature 31 If writedown, write 32 If writedown, full o 33 If writedown, perm 34 If temporary write- 34 Type of subordination 35 Position in subordinal	ersion trigger(s) or partially ersion rate datory or optional conversion ify instrument type convertible into ify issuer of instrument it converts into edown trigger(s) or partial nament or temporary own, description of writeup mechanism		Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CFT1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
26 If convertible, conv. 27 If convertible, many 28 If convertible, speci 29 If convertible, speci 30 Writedown feature 31 If writedown, write 32 If writedown, full o 33 If writedown, perm 34 If temporary write- 34 Type of subordination 35 Position in subordinal	ersion trigger(s) or partially ersion rate datory or optional conversion ify instrument type convertible into ify issuer of instrument it converts into edown trigger(s) or partial nament or temporary own, description of writeup mechanism tion hierarchy in liquidation (specify instrument type immediately in the insolvency creditor hierarchy of the legal entity concerned)		Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	Non-convertible Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual

	MUTB B3AT1-17	MUTB B3AT1-18	MUTB B3AT1-19
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		MUTB B3AT1-17	MUTB B3AT1-18	MUTB B3AT1-19
1 Issuer		Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2 Unique identifier (IS	SIN)	_	_	_
3 Governing law(s) of		Japan Law	Japan Law	Japan Law
	orceability requirement of Section 13 of the TLAC Term Sheet is FLAC-eligible instruments governed by foreign law)			
Regulatory treatmen				
4 Transitional Basel	III rules by 2022/3/30	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5 Post-transitional B	Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6 Eligible at solo/gr	coup/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7 Instrument type		Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8 Amount recognised:	in regulatory capital			
Consolidated	<u> </u>	JPY 11.0 billion	JPY 7.0 billion	JPY 7.0 billion
Non-consolidated		JPY 11.0 billion	JPY 7.0 billion	JPY 7.0 billion
9 Par value of instrum	ent	JPY 11.0 billion	JPY 7.0 billion	JPY 7.0 billion
10 Accounting classifica	ation			,
Consolidated		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Non-consolidated		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11 Original date of issue	ance	2023/9/29	2023/10/16	2023/10/16
12 Perpetual or dated		Perpetual	Perpetual	Perpetual
13 Original maturity	date	No maturity	No maturity	No maturity
- 0	prior supervisory approval	Yes	Yes	Yes
,	and redemption amount	2038/1/15 at per	2029/1/15 at per	2034/1/15 at per
	ates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16 Subsequent call da	•	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
Coupons / dividend	ls			
17 Fixed or floating d	lividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and a	any related index	*	*	*
19 Existence of a divi	idend stopper	Yes	Yes	Yes
20 Fully discretionary	y, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step-u	up or other incentive to redeem	No	No	No
22 Non-cumulative or	or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-c	convertible	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conv	version trigger(s)	_	_	_
25 If convertible, fully	y or partially	_	_	_
26 If convertible, conv			•	
27 If convertible, mar	version rate	_	_	_
28 If convertible, spec	ndatory or optional conversion			
20 II convertible, spec				
	ndatory or optional conversion	-	-	_
	ndatory or optional conversion cify instrument type convertible into	- -	- -	_ _
29 If convertible, spec	ndatory or optional conversion cify instrument type convertible into cify issuer of instrument it converts into	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	— — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below
29 If convertible, spec 30 Writedown feature 31 If writedown, writ	ndatory or optional conversion cify instrument type convertible into cify issuer of instrument it converts into tedown trigger(s)	— — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
29 If convertible, spec 30 Writedown feature 31 If writedown, writ 32 If writedown, full	ndatory or optional conversion cify instrument type convertible into cify issuer of instrument it converts into tedown trigger(s) or partial	— — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial
29 If convertible, spec 30 Writedown feature 31 If writedown, writ 32 If writedown, full	ndatory or optional conversion cify instrument type convertible into cify issuer of instrument it converts into tedown trigger(s)	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	- Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent	— Yes Mitsubishi UFJ Trust and Banking's consolidated CETI capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent
29 If convertible, spec 30 Writedown feature 31 If writedown, writ 32 If writedown, full 33 If writedown, per 34 If temporary write	ndatory or optional conversion cify instrument type convertible into cify issuer of instrument it converts into tedown trigger(s) or partial manent or temporary e-own, description of writeup mechanism	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
29 If convertible, spec 30 Writedown feature 31 If writedown, writ 32 If writedown, full 33 If writedown, perr	ndatory or optional conversion cify instrument type convertible into cify issuer of instrument it converts into tedown trigger(s) or partial manent or temporary e-own, description of writeup mechanism	- Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	- Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other	— Yes Mitsubishi UFJ Trust and Banking's consolidated CETI capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
29 If convertible, spec 30 Writedown feature 31 If writedown, writ 32 If writedown, full 33 If writedown, per 34 If temporary write 34a Type of subordinatio	ndatory or optional conversion cify instrument type convertible into cify issuer of instrument it converts into tedown trigger(s) or partial manent or temporary e-own, description of writeup mechanism	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
29 If convertible, spec 30 Writedown feature 31 If writedown, writ 32 If writedown, full 33 If writedown, per 34 If temporary write 34a Type of subordinatio	ndatory or optional conversion cify instrument type convertible into cify issuer of instrument it converts into tedown trigger(s) or partial manent or temporary e-own, description of writeup mechanism on ation hierarchy in liquidation (specify instrument type immediately in the insolvency creditor hierarchy of the legal entity concerned)	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	- Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	— Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual

MUTB B3AT1-20 MUTB B3AT1-21 MUTB B3A	B3AT1-22
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		MUTB B3AT1-20	MUTB B3AT1-21	MUTB B3AT1-22
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5	Post-transitional Basel III rules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 23.0 billion	JPY 10.0 billion	JPY 23.0 billion
	Non-consolidated	JPY 23.0 billion	JPY 10.0 billion	JPY 23.0 billion
9	Par value of instrument	JPY 23.0 billion	JPY 10.0 billion	JPY 23.0 billion
10		·		
	Consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost
	Non-consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost
11	Original date of issuance	2024/3/8	2024/3/8	2024/9/13
12	Perpetual or dated	Perpetual	Perpetual	Perpetual
13	Original maturity date	No maturity	No maturity	No maturity
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15		2029/7/15 at per	2034/7/15 at per	2030/1/15 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed to floating
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	Yes	Yes	Yes
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	_	_	_
25	If convertible, fully or partially	_	_	_
26	If convertible, conversion rate	_	_	_
27	If convertible, mandatory or optional conversion	_	_	_
28	If convertible, specify instrument type convertible into	_	_	_
29	If convertible, specify issuer of instrument it converts into	_	_	_
30	Writedown feature	Yes	Yes	Yes
31	If writedown, writedown trigger(s)	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.
32	If writedown, full or partial	Full or Partial	Full or Partial	Full or Partial
33	If writedown, permanent or temporary	Temporary or Permanent	Temporary or Permanent	Temporary or Permanent
34	If temporary write-own, description of writeup mechanism	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities	Amount agreed with JFSA and other Regulatory authorities
34a	Type of subordination	Contractual	Contractual	Contractual
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Subordinated	Subordinated	Subordinated
36	Non-compliant transitioned features	No	No	No
37	If yes, specify non-compliant features	_	_	_

		MUTB B3AT1-23	MUTB B3AT1-24	MUTB B3AT1-25
1 Issuer		Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2 Unique identifier (ISIN)		-	_	_
3 Governing law(s) of the instru		Japan Law	Japan Law	Japan Law
	y requirement of Section 13 of the TLAC Term Sheet is gible instruments governed by foreign law)			
Regulatory treatment				
4 Transitional Basel III rules b	by 2022/3/30	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
5 Post-transitional Basel III ru	ules from 2022/3/31	Additional Tier 1 capital	Additional Tier 1 capital	Additional Tier 1 capital
6 Eligible at solo/group/group	up and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7 Instrument type		Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Perpetual Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8 Amount recognised in regulat	tory capital			
Consolidated		JPY 11.0 billion	JPY 19.0 billion	JPY 6.0 billion
Non-consolidated		JPY 11.0 billion	JPY 19.0 billion	JPY 6.0 billion
9 Par value of instrument		JPY 11.0 billion	JPY 19.0 billion	JPY 6.0 billion
10 Accounting classification				,
Consolidated		Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
Non-consolidated		Liability - amortised cost	Liability – amortised cost	Liability – amortised cost
11 Original date of issuance		2024/9/13	2024/12/13	2024/12/13
12 Perpetual or dated		Perpetual	Perpetual	Perpetual
13 Original maturity date		No maturity	No maturity	No maturity
14 Issuer call subject to prior sup	pervisory approval	Yes	Yes	Yes
15 Optional call date and reden		2035/1/15 at per	2030/1/15 at per	2035/1/15 at per
Contingent call dates and re		Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16 Subsequent call dates, if app	•	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
Coupons / dividends				
17 Fixed or floating dividend/	coupon	Fixed to floating	Fixed to floating	Fixed to floating
18 Coupon rate and any related	ed index	*	*	*
19 Existence of a dividend stop	pper	Yes	Yes	Yes
20 Fully discretionary, partiall	y discretionary or mandatory	Fully discretionary	Fully discretionary	Fully discretionary
21 Existence of step-up or othe	er incentive to redeem	No	No	No
22 Non-cumulative or cumulat	tive	Non-cumulative	Non-cumulative	Non-cumulative
23 Convertible or non-convertible	le	Non-convertible	Non-convertible	Non-convertible
24 If convertible, conversion tr	rigger(s)	_	_	_
25 If convertible, fully or partia	ally	_	_	_
26 If convertible, conversion ra				
27 If convertible, mandatory or		_	_	_
Table 1 Table	ate			
28 If convertible, specify instru	ate	-	-	_
	ate or optional conversion	_ _	_ _	_ _
	ate or optional conversion cument type convertible into	- - -		
29 If convertible, specify issuer	ate or optional conversion ument type convertible into or of instrument it converts into		— — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below	— — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below
29 If convertible, specify issued 30 Writedown feature 31 If writedown, writedown tr	ate or optional conversion ument type convertible into or of instrument it converts into origger(s)	– – – Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	— — — — — — — — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc.	
29 If convertible, specify issued 30 Writedown feature 31 If writedown, writedown tr 32 If writedown, full or partial	ate or optional conversion ument type convertible into r of instrument it converts into rigger(s)		— — — — — — — — — — — — — — — — — — —	— — — — — — — — — — — — — — — — — — —
29 If convertible, specify issuer 30 Writedown feature 31 If writedown, writedown tr	ate or optional conversion ument type convertible into r of instrument it converts into rigger(s)			— — — — — — — — — — — — — — — — — — —
29 If convertible, specify issued 30 Writedown feature 31 If writedown, writedown tr 32 If writedown, full or partial 33 If writedown, permanent or	ate or optional conversion ument type convertible into r of instrument it converts into rigger(s)			
29 If convertible, specify issued 30 Writedown feature 31 If writedown, writedown tr 32 If writedown, full or partial 33 If writedown, permanent or	ate or optional conversion ument type convertible into r of instrument it converts into rigger(s) I r temporary	Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other		Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other
29 If convertible, specify issued 30 Writedown feature 31 If writedown, writedown tr 32 If writedown, full or partial 33 If writedown, permanent of 34 If temporary write-own, dec 34a Type of subordination 35 Position in subordination hier	ate or optional conversion ument type convertible into r of instrument it converts into rigger(s) I r temporary			Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities
29 If convertible, specify issued 30 Writedown feature 31 If writedown, writedown tr 32 If writedown, full or partial 33 If writedown, permanent of 34 If temporary write-own, dec 34a Type of subordination 35 Position in subordination hier	ate or optional conversion ument type convertible into or of instrument it converts into rigger(s) I or temporary escription of writeup mechanism rarchy in liquidation (specify instrument type immediately solvency creditor hierarchy of the legal entity concerned)	- Yes Mitsubishi UFJ Trust and Banking's consolidated CETI capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual	— — — — — — — — — — Yes — Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. — Full or Partial — Temporary or Permanent — Amount agreed with JFSA and other Regulatory authorities — Contractual	— — — — — — — Yes Mitsubishi UFJ Trust and Banking's consolidated CET1 capital ratio fallen below 5.125%, etc. Full or Partial Temporary or Permanent Amount agreed with JFSA and other Regulatory authorities Contractual

	MUTB B3T2-3	MUTB B3T2-5	MUTB B3T2-7
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		MUTB B3T2-3	MUTB B3T2-5	MUTB B3T2-7
	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
	Unique identifier (ISIN)	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 8.2 billion	JPY 6.6 billion	JPY 13.7 billion
	Non-consolidated	JPY 8.2 billion	JPY 6.6 billion	JPY 13.7 billion
9	Par value of instrument	JPY 16.0 billion	JPY 11.0 billion	JPY 20.0 billion
10	Accounting classification			
	Consolidated	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	2017/3/2	2017/9/15	2018/6/11
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2027/7/26	2028/1/12	2028/6/9
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	_	_	_
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	-	_	-
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)	_	_	_
25	If convertible, fully or partially	_	_	_
26	If convertible, conversion rate	_		1
27	,		_	_
	If convertible, mandatory or optional conversion	-	-	_
28	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	_ _	_ _	_ _
28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into			-
28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	_ _	_ _	_ _
28 29	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into			
28 29 30 31	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Yes Non-viability event: Specified item 2 measures, etc.	Yes Non-viability event: Specified item 2 measures, etc.	Yes Non-viability event : Specified item 2 measures, etc.
28 29 30	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	Yes Non-viability event : Specified item 2 measures, etc. Full	Yes Non-viability event : Specified item 2 measures, etc. Full	Yes Non-viability event : Specified item 2 measures, etc. Full
28 29 30 31 32	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Yes Non-viability event: Specified item 2 measures, etc.	Yes Non-viability event: Specified item 2 measures, etc.	Yes Non-viability event : Specified item 2 measures, etc.
28 29 30 31 32 33 34	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	Yes Non-viability event : Specified item 2 measures, etc. Full Permanent -	Yes Non-viability event : Specified item 2 measures, etc. Full Permanent	Yes Non-viability event: Specified item 2 measures, etc. Full Permanent -
28 29 30 31 32 33 34	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Yes Non-viability event : Specified item 2 measures, etc. Full	Yes Non-viability event : Specified item 2 measures, etc. Full Permanent	— — — Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
28 29 30 31 32 33 34 34a 35	If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination	Yes Non-viability event : Specified item 2 measures, etc. Full Permanent - Contractual	Yes Non-viability event : Specified item 2 measures, etc. Full Permanent Contractual	Yes Non-viability event: Specified item 2 measures, etc. Full Permanent - Contractual

MUTB B3T2-9 MUTB B3T2-10 MUTB B3T2	-11
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		MUTB B3T2-9	MUTB B3T2-10	MUTB B3T2-11
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	_	1
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 4.0 billion	JPY 15.0 billion	JPY 2.5 billion
	Non-consolidated	JPY 4.0 billion	JPY 15.0 billion	JPY 2.5 billion
9	Par value of instrument	JPY 4.0 billion	JPY 15.0 billion	JPY 2.5 billion
10	Accounting classification			
	Consolidated	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
	Non-consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	2019/9/20	2019/9/20	2020/5/29
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2030/1/15	2030/1/15	2030/5/29
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	_	2025/1/15 at per	
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	_	Each interest payment date after the first call date	
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21				
	Existence of step-up or other incentive to redeem	No	No	No
22	Existence of step-up or other incentive to redeem Non-cumulative or cumulative	No Non-cumulative	No Non-cumulative	No Non-cumulative
		1.7	1.7	
	Non-cumulative or cumulative Convertible or non-convertible	Non-cumulative	Non-cumulative	Non-cumulative
23	Non-cumulative or cumulative	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
23 24	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Non-cumulative Non-convertible —	Non-cumulative Non-convertible —	Non-cumulative Non-convertible —
23 24 25	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	Non-cumulative Non-convertible — — —	Non-cumulative Non-convertible — — —	Non-cumulative Non-convertible — —
23 24 25 26	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
23 24 25 26 27	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
23 24 25 26 27 28 29	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
23 24 25 26 27 28 29	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Non-cumulative Non-convertible	Non-cumulative Non-convertible	Non-cumulative Non-convertible
23 24 25 26 27 28 29	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature	Non-cumulative Non-convertible Yes Non-viability event :	Non-cumulative Non-convertible Yes Non-viability event :	Non-cumulative Non-convertible Yes Non-viability event :
23 24 25 26 27 28 29 30	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
23 24 25 26 27 28 29 30 31	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
23 24 25 26 27 28 29 30 31 32 33 34	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	Non-cumulative Non-convertible	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Non-cumulative Non-convertible
23 24 25 26 27 28 29 30 31 32 33 34	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
23 24 25 26 27 28 29 30 31 32 33 34 34a	Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual	Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual

		MUTB B3T2-12	MUTB B3T2-13	MUTB B3T2-14
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	_	_
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is			
Ja	achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 2.0 billion	JPY 2.0 billion	JPY 10.0 billion
	Non-consolidated	JPY 2.0 billion	JPY 2.0 billion	JPY 10.0 billion
9	Par value of instrument	IPY 2.0 billion	IPY 2.0 billion	IPY 10.0 billion
10	Accounting classification	Ji i 2.0 billon	Ji i 2.0 billion	Ji i 10.0 billion
10	Accounting classification			
	Consolidated	Liability - amortised cost	Liability – amortised cost	Liability - amortised cost
	Non-consolidated	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	2020/5/29	2021/6/1	2021/7/30
12	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2030/5/29	2031/5/30	2031/7/30
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	2025/5/29 at per	2026/6/1 at per	2026/7/30 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	Each interest payment date after the first call date	Each interest payment date after the first call date	Each interest payment date after the first call date
	Coupons / dividends			
17	Fixed or floating dividend/coupon	Fixed to floating	Fixed to floating	Fixed
18	Coupon rate and any related index	*	*	*
19	Existence of a dividend stopper	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
21	Existence of step-up or other incentive to redeem	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion trigger(s)			Non-convertible
25	If convertible, fully or partially			
26	If convertible, conversion rate	<u> </u>		
27	If convertible, mandatory or optional conversion			
28	If convertible, specify instrument type convertible into			
29	in convertible, specify instrument type convertible filto	_	_	
29	If conventible angular ignum of inchumenant it convents into			
20	If convertible, specify issuer of instrument it converts into			
30	Writedown feature	Yes Non-viability event :	Yes Non-viability event :	Yes Non-viability event :
31	Writedown feature If writedown, writedown trigger(s)	Yes Non-viability event : Specified item 2 measures, etc.	Yes Non-viability event : Specified item 2 measures, etc.	Yes Non-viability event : Specified item 2 measures, etc.
31	Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	Yes Non-viability event : Specified item 2 measures, etc. Full	Yes Non-viability event : Specified item 2 measures, etc. Full	Yes Non-viability event : Specified item 2 measures, etc. Full
31	Writedown feature If writedown, writedown trigger(s)	Yes Non-viability event : Specified item 2 measures, etc.	Yes Non-viability event : Specified item 2 measures, etc.	Yes Non-viability event : Specified item 2 measures, etc.
31	Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	Yes Non-viability event : Specified item 2 measures, etc. Full	Yes Non-viability event : Specified item 2 measures, etc. Full	Yes Non-viability event : Specified item 2 measures, etc. Full
31 32 33 34	Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary	Yes Non-viability event : Specified item 2 measures, etc. Full	Yes Non-viability event : Specified item 2 measures, etc. Full	Yes Non-viability event : Specified item 2 measures, etc. Full
31 32 33 34	Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	Yes Non-viability event : Specified item 2 measures, etc. Full Permanent —	Yes Non-viability event : Specified item 2 measures, etc. Full Permanent —	Yes Non-viability event : Specified item 2 measures, etc. Full Permanent —
31 32 33 34 34a	Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Yes Non-viability event : Specified item 2 measures, etc. Full Permanent — Contractual	Yes Non-viability event: Specified item 2 measures, etc. Full Permanent — Contractual	Yes Non-viability event : Specified item 2 measures, etc. Full Permanent — Contractual

MUTB B3T2-15 MUTB B3T2-16 MUTB B3T2-17	
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		MUTB B3T2-15	MUTB B3T2-16	MUTB B3T2-17
	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
	Unique identifier (ISIN)	П	_	_
	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 32.0 billion	JPY 81.0 billion	JPY 2.0 billion
	Non-consolidated	JPY 32.0 billion	JPY 81.0 billion	JPY 2.0 billion
9	Par value of instrument	JPY 32.0 billion	JPY 81.0 billion	JPY 2.0 billion
10	Accounting classification			
	Consolidated	Liability - amortised cost	Liability - amortised cost	Liability – amortised cost
	Non-consolidated	Liability – amortised cost	Liability – amortised cost	Liability - amortised cost
11	Original date of issuance	2022/7/29	2022/7/29	2022/8/3
	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2032/7/29	2032/7/29	2032/8/3
	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount		2027/7/29 at per	2027/8/3 at per
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16		, ,	Each interest payment date after the first	Each interest payment date after the first
16	Subsequent call dates, if applicable		call date	call date
16	Subsequent call dates, if applicable Coupons / dividends	_		call date
17	1	 Fixed		call date Fixed to floating
	Coupons / dividends		call date	
17 18 19	Coupons / dividends Fixed or floating dividend/coupon		call date	
17 18	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index	Fixed *	call date Fixed *	Fixed to floating
17 18 19	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper	Fixed * No	call date Fixed * No	Fixed to floating * No
17 18 19 20	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	Fixed * No Mandatory	Fixed * No Mandatory	Fixed to floating * No Mandatory
17 18 19 20 21 22	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	Fixed * No Mandatory No	rixed * No Mandatory No	Fixed to floating * No Mandatory No
17 18 19 20 21 22	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative	Fixed * No Mandatory No Non-cumulative	rixed * No Mandatory No Non-cumulative	Fixed to floating * No Mandatory No Non-cumulative
17 18 19 20 21 22 23	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	Fixed * No Mandatory No Non-cumulative Non-convertible	rixed * No Mandatory No Non-cumulative Non-convertible	Fixed to floating * No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	Fixed * No Mandatory No Non-cumulative Non-convertible -	rixed * No Mandatory No Non-cumulative Non-convertible —	Fixed to floating * No Mandatory No Non-cumulative Non-convertible —
17 18 19 20 21 22 23 24 25 26 27	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	Fixed * No Mandatory No Non-cumulative Non-convertible - - - - -	call date Fixed * No Mandatory No Non-cumulative Non-convertible — —	Fixed to floating * No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed * No Mandatory No Non-cumulative Non-convertible	call date Fixed * No Mandatory No Non-cumulative Non-convertible	Fixed to floating * No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed * No Mandatory No Non-cumulative Non-convertible	rixed * No No Mandatory No Non-cumulative Non-convertible	Fixed to floating * No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	Fixed * No Mandatory No Non-cumulative Non-convertible - - - - - - - - - - - - -	rixed * No No Mandatory No Non-cumulative Non-convertible	Fixed to floating * No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	Fixed * No Mandatory No Non-cumulative Non-convertible	rixed * No No Mandatory No Non-cumulative Non-convertible	Fixed to floating * No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, conversion rate If convertible, onversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature	Fixed * No Mandatory No Non-cumulative Non-convertible	rixed * No No Mandatory No Non-cumulative Non-convertible	Fixed to floating * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event :
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s)	Fixed * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	rixed * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.	Fixed to floating * No Mandatory No Non-cumulative Non-convertible
17 18 19 20 21 22 23 24 25 26 27 28 29 30	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	Fixed * No Mandatory No Non-cumulative Non-convertible	rixed * No No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full	Fixed to floating * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary	Fixed * No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	rixed * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	Fixed to floating * No Not Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, mandatory or optional conversion If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	Fixed * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	rixed * No No Mandatory No Non-cumulative Non-convertible	Fixed to floating * No Note Note Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Fundament Fundament Fundament Fundament Fundament Fundament Fundament Fundament Fundament
17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34	Coupons / dividends Fixed or floating dividend/coupon Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	Fixed * No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual	rixed * No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual	Fixed to floating * No Not Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual

MUTB B3T2-18	MUTB B3T2-19	MUTB B3T2-20
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		MUTB B3T2-18	MUTB B3T2-19	MUTB B3T2-20
1	Issuer	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
2	Unique identifier (ISIN)	_	_	
3	Governing law(s) of the instrument	Japan Law	Japan Law	Japan Law
3a	Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is achieved (for other TLAC-eligible instruments governed by foreign law)			
	Regulatory treatment			
4	Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital
5	Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital
6	Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
7	Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
8	Amount recognised in regulatory capital			
	Consolidated	JPY 8.0 billion	JPY 55.0 billion	JPY 6.0 billion
	Non-consolidated	JPY 8.0 billion	JPY 55.0 billion	JPY 6.0 billion
9	Par value of instrument	JPY 8.0 billion	JPY 55.0 billion	JPY 6.0 billion
10	Accounting classification			,
	Consolidated	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost
	Non-consolidated	Liability - amortised cost	Liability - amortised cost	Liability - amortised cost
11	Original date of issuance	2023/2/1	2023/2/1	2023/9/19
_	Perpetual or dated	Dated	Dated	Dated
13	Original maturity date	2033/7/28	2033/7/28	2034/1/19
14	Issuer call subject to prior supervisory approval	Yes	Yes	Yes
15	Optional call date and redemption amount	_	2028/7/28 at per	1
	Contingent call dates and redemption amount	Tax event or Regulatory event at per	Tax event or Regulatory event at per	Tax event or Regulatory event at per
16	Subsequent call dates, if applicable	_	Each interest payment date after the first call date	_
	Coupons / dividends			
17				
17	Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
18	Fixed or floating dividend/coupon Coupon rate and any related index	Fixed *	Fixed *	Fixed *
		Fixed * No	Fixed * No	Fixed * No
18	Coupon rate and any related index	*	*	*
18 19	Coupon rate and any related index Existence of a dividend stopper	* No	* No	* No
18 19 20	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory	* No Mandatory	* No Mandatory	* No Mandatory
18 19 20 21	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem	* No Mandatory No	* No Mandatory No	* No Mandatory No
18 19 20 21 22 23 24	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative	* No Mandatory No Non-cumulative	* No Mandatory No Non-cumulative	* No Mandatory No Non-cumulative
18 19 20 21 22 23	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s)	* No Mandatory No Non-cumulative Non-convertible —	* No Mandatory No Non-cumulative Non-convertible —	* No Mandatory No Non-cumulative Non-convertible —
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible — —	* No Mandatory No Non-cumulative Non-convertible — —
18 19 20 21 22 23 24 25 26 27 28	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event :	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s)	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.	* No No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc.
18 19 20 21 22 23 24 25 26 27 28 29 30 31	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial	* No Mandatory No Mon-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event : Specified item 2 measures, etc.	* No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify issuer of instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary	* No Mandatory No Mon-cumulative Non-convertible	* No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	* No No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, permanent or temporary If temporary write-own, description of writeup mechanism	* No Mandatory No Non-cumulative Non-convertible	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent	* No Mandatory No Non-cumulative Non-convertible
18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 34a 35	Coupon rate and any related index Existence of a dividend stopper Fully discretionary, partially discretionary or mandatory Existence of step-up or other incentive to redeem Non-cumulative or cumulative Convertible or non-convertible If convertible, conversion trigger(s) If convertible, fully or partially If convertible, conversion rate If convertible, mandatory or optional conversion If convertible, specify instrument type convertible into If convertible, specify instrument it converts into Writedown feature If writedown, writedown trigger(s) If writedown, full or partial If writedown, permanent or temporary If temporary write-own, description of writeup mechanism Type of subordination Position in subordination hierarchy in liquidation (specify instrument type immediately	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual	* No Mandatory No Non-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual	* No Mandatory No Mon-cumulative Non-convertible Yes Non-viability event: Specified item 2 measures, etc. Full Permanent Contractual

ssuer Jnique identifier (ISIN) Governing law(s) of the instrument	Mitsubishi UFJ Trust and Banking — Japan Law	Mitsubishi UFJ Trust and Banking — Japan Law	Mitsubishi UFJ Trust and Banking —
Governing law(s) of the instrument	– Japan Law	— Janan Law	
	Japan Law	Ianan I aw	T T
		Japan Law	Japan Law
Means by which enforceability requirement of Section 13 of the TLAC Term Sheet is ichieved (for other TLAC-eligible instruments governed by foreign law)			
Regulatory treatment			
Transitional Basel III rules by 2022/3/30	Tier 2 capital	Tier 2 capital	Tier 2 capital
Post-transitional Basel III rules from 2022/3/31	Tier 2 capital	Tier 2 capital	Tier 2 capital
Eligible at solo/group/group and solo	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking	Mitsubishi UFJ Trust and Banking
Instrument type	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group	Subordinated Loan borrowed from Mitsubishi UFJ Financial Group
Amount recognised in regulatory capital			
Consolidated	JPY 13.0 billion	JPY 19.0 billion	JPY 32.0 billion
Non-consolidated	JPY 13.0 billion	JPY 19.0 billion	JPY 32.0 billion
ar value of instrument	IPY 13.0 billion	IPY 19.0 billion	JPY 32.0 billion
	,	,	,
Consolidated	Liability – amortised cost	Liability - amortised cost	Liability - amortised cost
Non-consolidated	Liability - amortised cost	Liability – amortised cost	Liability – amortised cost
Original date of issuance			2024/9/18
		, ,	Dated
			2035/1/18
0	, ,	, ,	Yes
		_	2030/1/18 at per
		Tax event or Regulatory event at per	Tax event or Regulatory event at per
Subsequent call dates, if applicable	Each interest payment date after the first call date	_	Each interest payment date after the first call date
Coupons / dividends			
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed
Coupon rate and any related index	*	*	*
Existence of a dividend stopper	No	No	No
Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory	Mandatory
Existence of step-up or other incentive to redeem	No	No	No
Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible
	_	_	_
	_	_	_
	_	_	_
	_	_	_
If convertible, specify instrument type convertible into	_	_	_
If convertible, specify issuer of instrument it converts into	_	_	_
Vritedown feature	Yes	Yes	Yes
If writedown, writedown trigger(s)	Non-viability event : Specified item 2 measures, etc.	Non-viability event : Specified item 2 measures, etc.	Non-viability event : Specified item 2 measures, etc.
If writedown, full or partial	Full	Full	Full
	Permanent	Permanent	Permanent
If temporary write-own, description of writeup mechanism	-	_	-
Type of subordination	Contractual	Contractual	Contractual
Position in subordination hierarchy in liquidation (specify instrument type immediately enior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Other internal TLAC	Other internal TLAC	Other internal TLAC
Non-compliant transitioned features	No	No	No
	Post-transitional Basel III rules from 2022/3/31 Eligible at solo/group/group and solo Instrument type Amount recognised in regulatory capital Consolidated Non-consolidated Par value of instrument Accounting classification Consolidated Non-consolidated Properties of the surface of t	Post-transitional Basel III rules from 2022/3/31 Tier 2 capital	Past transitional Basel III rules from 2022/3/31 Tier 2 capital Tier 2 capital Tier 2 capital Tier 2 capital Tier 3 capital Tier 3 capital Tier 4 capital Tier 5 capital Tier

Weighted-average of interest rate which are shown " \ast " in item 40 in the list

Weighted-average of interest rates	1.337% (round to three decimal places)
0	1.55. 75 (16 dille to tillee decellian places)